

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:		
	Steven B. Smith	
Serial No.:	09/870,142	Art Unit 3628
Filing Date:	May 30, 2001	Conf. No. 4558
Title:	METHOD AND SYSTEM OF MANAGING SPENDING THROUGH ACCOUNT ALLOCATION	
Examining Attorney:	Timothy M. Harbeck	

REQUEST FOR CONTINUED EXAMINATION

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This correspondence is responsive to the Office Action mailed October 4, 2006 for the above-referenced application. The following Amendment and Response addresses every rejection set forth in the Office Action, thus placing the application in condition for allowance. Pursuant to 37 C.F.R. § 1.114 please continue examination and amend the above-referenced patent application as follows:

A Listing of the claims begins on page 2 of this document.

Remarks begin on page 8 of this document.